

Information to identify the case:

Debtor 1	<u>John Chester Kaczanowski Jr.</u>	Social Security number or ITIN	xxx-xx-8751
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Elizabeth Ann Kaczanowski</u>	Social Security number or ITIN	xxx-xx-8844
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	15-23443-CMG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John Chester Kaczanowski Jr.
aka John C. Kaczanowski Jr.

Elizabeth Ann Kaczanowski
aka Elizabeth A. Kaczanowski, aka Elizabeth
Todd Kaczanowski

6/19/19

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 John Chester Kaczanowski, Jr.
 Elizabeth Ann Kaczanowski
 Debtors

Case No. 15-23443-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Jun 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 21, 2019.

db/jdb +John Chester Kaczanowski, Jr., Elizabeth Ann Kaczanowski, 243 Halls Mill Road,
 Lebanon, NJ 08833-5056
 cr BANK OF AMERICA, POB 15312, Wilmington, DE 19850-5312
 cr +Santander Consumer USA, 2277 Highway 36 West, Ste. 100, Roseville, MN 55113-3896
 515725959 Bank of America, N.A., P.O. Box 940186, Simi Valley, CA 93094-0186
 515628255 +Chld/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 515628260 +GMC Of GreenBrook New Jersey, 101 US Hwy 22 East, Greenbrook, NJ 08812-2128
 515628261 +GMC Of Greenbrook, New Jersey, 101 U.S. Hwy 22 East, Greenbrook, NJ 08812-2128
 515744054 +Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011,
 Warren, MI 48090-2011
 515628263 +Pacific Union Financial LLC, 1603 LBJ, Freeway, Suite 500, Farmers Branch, TX 75234-6071
 515823240 +Pacific Union Financial, LLC, Pacific Union Financial, 1603 LBJ Freeway, Suite 500,
 Farmers Branch, TX 75234-6071
 515628265 +Sears/cbna, Po Box 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usan.j.njbankr@usdoj.gov Jun 20 2019 00:18:13 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 20 2019 00:18:09 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515667107 EDI: GMACFS.COM Jun 20 2019 03:53:00 Ally Capital, PO Box 130424,
 Roseville, MN 55113-0004
 515628252 +EDI: GMACFS.COM Jun 20 2019 03:53:00 Ally Financial, P O Box 380901,
 Bloomington, MN 55438-0901
 515628253 +EDI: BANKAMER.COM Jun 20 2019 03:53:00 Bk Of Amer, 1800 Tapo Canyon Rd,
 Simi Valley, CA 93063-6712
 515742145 EDI: BL-BECKET.COM Jun 20 2019 03:53:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 515628254 +EDI: CHASE.COM Jun 20 2019 03:53:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 515628256 EDI: WFNBNB.COM Jun 20 2019 03:53:00 Comenity Bank/fashbug, P.O. Box 659728,
 San Antonio, TX 78265-9728
 515628257 +EDI: WFNBNB.COM Jun 20 2019 03:53:00 Comenity Bank/lnbryant, 4590 E Broad St,
 Columbus, OH 43213-1301
 515628258 +EDI: TSYS2.COM Jun 20 2019 03:53:00 Dsnb Bloom, Po Box 8218, Mason, OH 45040-8218
 515628259 +EDI: TSYS2.COM Jun 20 2019 03:53:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
 515628262 +E-mail/Text: bncnotices@becket-lee.com Jun 20 2019 00:17:32 Kohls/capone, Po Box 3115,
 Milwaukee, WI 53201-3115
 515825206 EDI: PRA.COM Jun 20 2019 03:53:00 Portfolio Recovery Associates, LLC,
 c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541
 515825201 EDI: PRA.COM Jun 20 2019 03:53:00 Portfolio Recovery Associates, LLC,
 c/o Sears Premier Card, POB 41067, Norfolk VA 23541
 515628264 +EDI: SEARS.COM Jun 20 2019 03:53:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189
 515628266 +EDI: RMSC.COM Jun 20 2019 03:53:00 Syncb/oldnavydc, Po Box 965005,
 Orlando, FL 32896-5005
 515628267 EDI: RMSC.COM Jun 20 2019 03:53:00 Syncb/qvc, P.O. Box 530905, Atlanta, GA 30353-0905
 515628268 +EDI: RMSC.COM Jun 20 2019 03:53:00 Syncb/tjx Cos Dc, Po Box 965005,
 Orlando, FL 32896-5005
 515628269 +EDI: RMSC.COM Jun 20 2019 03:53:00 Syncb/toysrusdc, 4125 Windward Plaza,
 Alpharetta, GA 30005-8738
 515831083 +E-mail/Text: bncmail@w-legal.com Jun 20 2019 00:18:19 TD BANK USA, N.A.,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 515628270 +EDI: WTRRNBNB.COM Jun 20 2019 03:53:00 Td Bank Usa/targetcred, Po Box 673,
 Minneapolis, MN 55440-0673
 515852549 EDI: USBANKARS.COM Jun 20 2019 03:53:00 U.S. BANK NATIONAL ASSOCIATION,
 BANKRUPTCY DEPARTMENT, P.O. BOX 5229, CINCINNATI, OH 45201-5229
 515628271 EDI: USBANKARS.COM Jun 20 2019 03:53:00 Us Bank, Po Box 790084, Saint Louis, MO 63179

TOTAL: 23

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 34

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 21, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 19, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
David W. Tidd on behalf of Joint Debtor Elizabeth Ann Kaczanowski bankruptcy@davidtiddlaw.com
David W. Tidd on behalf of Debtor John Chester Kaczanowski, Jr. bankruptcy@davidtiddlaw.com
Denise E. Carlon on behalf of Creditor Pacific Union Financial, LLC
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor Pacific Union Financial, LLC jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com

TOTAL: 6